



FEMA

Homes Built on Slab Foundations Can Be Elevated, Too

Shoreacres, TX - Retrofitting a home to elevate it above the base flood elevation (BFE) level is one of the most common approaches homeowners take to help protect their homes against flooding. But there's a widely held false belief that homes with slab foundations cannot be elevated. While it may be more costly to elevate a home built on a slab foundation compared to one built on pier-and-beam foundation, with the costs varying depending upon the method used, it may prove worth the investment in the event flooding occurs.

A Texas couple whose home had a slab foundation decided to elevate their house after Hurricane Ike (2008) caused a storm surge that flooded their home. Peter and Jessica McCloud of Shoreacres, a city located on Galveston Bay, took the unusual step of elevating their home themselves.

Hurricane Ike's storm surge caused flooding a mile and a half inland in Shoreacres, resulting in widespread damage from floodwaters that reached up to 17 feet. The McClouds's 2,600-square-foot home, which the couple bought three years before Hurricane Ike hit and was near completion of being remodeled, received two feet of water in the storm surge. But the couple never thought of moving away from their home, even though city codes mandated that the home be elevated if it were to be repaired.

Peter is an engineer and so is his father, and they were aided in the project with family friends who were also engineers. So the McClouds had available to them engineering expertise not normally available in a do-it-yourself home project.

"I have a reputation for doing things on my own," said Peter of the couple's decision to elevate their home themselves rather than using a contractor. "We had received quotes from contractors, who were supposed to get back to us regarding the work and the engineer's structural drawings. After a month, they still had nothing. Finally, we told them we'd pay for the engineer's drawings, but we were going to do it ourselves."

Jessica added, "When we decided to do it on our own, it was a weight off our minds."

In doing any type of home elevation, it's important to obtain necessary permits and follow local building codes, and the couple was careful to do that.

To repair and elevate their home, Peter and Jessica were able to use funds received from their flood insurance policy with the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP). Most standard NFIP policies include coverage called Increased Cost of Compliance (ICC) that provide up to an additional \$30,000 for hazard mitigation, money the couple used for elevating their home. In addition, they received a low-interest disaster loan from the U.S. Small Business Administration.

Note: Although this couple elevated their home themselves, FEMA recommends that home elevations be undertaken in consultation with experts that include local building code authorities, engineers, and contractors.



Harris County,
Texas



Quick Facts

Year:

2008

Sector:

Private

Cost:

Amount Not Available

Primary Activity/Project:

Elevation, Structural

Primary Funding:

National Flood Insurance Program (NFIP)